

United States Bankruptcy Court
District of Maryland

In re **Paul Wye Nochumowitz**
 Debtor

Case No. **05-36870**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	2,650,000.00		
B - Personal Property	Yes	4	181,178.23		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		500,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		1,214,000.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,162.26
J - Current Expenditures of Individual Debtor(s)	Yes	1			6,190.88
Total Number of Sheets of ALL Schedules		19			
Total Assets			2,831,178.23		
Total Liabilities				1,714,000.00	

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3504 Old Post Dr., Baltimore, MD 21218	Home Residence	J	550,000.00	0.00
400 Alton Road, Unit 2508, Miami, Florida 33139	2nd Residence	J	1,000,000.00	500,000.00
Ground rents	Investment	J	1,100,000.00	0.00

Sub-Total > **2,650,000.00** (Total of this page)

Total > **2,650,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Valley Bank of Maryland, 1777 Reisterstown Rd., Baltimore, MD 21208; Acct ending in 1315	J	978.05
		Carrollton Bank of Baltimore	J	2,218.52
		Carrollton Bank of Baltimore	J	3,078.70
		Valley Bank of Maryland, account ending in 6323.	J	2,736.91
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Maryland Home - Master bedroom: 5 chairs (\$50), 1 bed (\$100), 1 desk (\$50), 5 tables (\$50), 1 chest (\$75), 3 lamps (\$60); Second Bedroom: 1 bed (\$100), 1 chair (\$50), 1 desk (\$50), 1 bureau (\$25), 1 table (\$10), 2 book cases (\$50); Third bedroom: Desk and 2 chairs (\$100), Bed (\$100), 2 Bureaus (\$50), 2 night tables (\$25), 1 lamp (\$10); Porch: 6 tables (\$60), 12 chairs (\$120), 1 sofa (\$100), 1 lamp (\$20), 1 glass rack (\$50), 1 grill (\$50), 4 lawn chairs (\$40); Den: Sofa (\$100), Desk & chair (\$100), TV (\$100), Stereo (\$50); Play room: Sofa (\$50), Table (\$10), TV (\$50), Fourth bedroom: Bed (\$100), 2 night tables (\$50), Desk and chair (\$100), Bureau (\$100), TV (\$50); Kitchen: Table and four chairs (\$150), TV (\$50), Refrigerator (\$50), Needlepoints (\$10); Dining Room: Table & 8 chairs (\$200), Living room: Desk and 4 chairs (\$150), 2 cabinets (\$150), Sofa (\$150), 5 tables (\$100), 3 lamps (\$100); Foyer/Hall: Bench (\$100), 2 mirrors (\$100); Fifth Bedroom: 1 bed (\$100), Armoire (\$200), Sofa (\$100), Chair (\$50), Computer (\$50), Fax (\$25)	J	4,090.00

Sub-Total > **13,102.18**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Florida home - Living room: 2 sofas (\$200), 1 built in (\$100), 1 cocktail table (\$50), 1 end table (\$25), 1 rug (\$100), 1 tv (\$100); Guest bedroom: 1 bed (\$100), 2 end tables (\$50), 1 rug (\$100), 1 tv (\$50), 2 pictures (\$20), 1 mirror (\$10); Master bedroom: 1 bed (\$200), 2 end tables (\$50), 1 chair (\$50), 1 bureau (\$100), 1 rug (\$100), 3 pictures (\$30), 1 mirror (\$25), 1 tv (\$50); Dining room: 1 table (\$100), 4 chairs (\$40), 2 pictures (\$50); Kitchen: 2 stools: (\$20); Porch: 2 lounge chairs (\$40); 1 table (\$10); 4 chairs (\$40); 1 table (\$25)	-	1,835.00
		Houswares	-	300.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Wife's collection of candlesticks, vases, picture albums and old purses	J	15,000.00
		2 antique cabinets (one valued at \$1,000 and the other valued at \$2,500)	J	2,500.00
		2 antique mirrors	J	3,000.00
6. Wearing apparel.		Winter coat, jacket, 2 suits, 18 shirts, 10 trousers, 10 pairs of shoes.	-	150.00
7. Furs and jewelry.		Wedding band and Gucci watch	-	185.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA: American Funds.	-	77,493.30
		IRA: John Hancock Insurance	-	11,531.40
		IRA: MFS Investment	-	47,081.35
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Nock Realty Company - 100%	-	0.00
		Village Real Estate, LLC - 100%	-	0.00

Sub-Total > **159,076.05**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		PWN Properties, LLC - 100%	-	0.00
		FNPN, LLC - 50%	-	9,000.00
		PNMR, LLC - 50%	-	0.00
		MAP Mortgage, LLC 50% with spouse as T/E	J	0.00
		Chelsea Horse North Apts - 50% with spouse as t/e	J	0.00
		Shelley Investment Corp - 100%	-	0.00
		Wye Realty, Inc. - 100%	-	0.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **9,000.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > **0.00**
(Total of this page)

Total > **181,178.23**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property			
3504 Old Post Dr., Baltimore, MD 21218	11 USC § 522(b)(2)(B)	550,000.00	550,000.00
400 Alton Road, Unit 2508, Miami, Florida 33139	11 USC § 522(b)(2)(B)	500,000.00	1,000,000.00
Ground rents	11 USC § 522(b)(2)(B)	1,100,000.00	1,100,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Valley Bank of Maryland, 1777 Reisterstown Rd., Baltimore, MD 21208; Acct ending in 1315	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5) In re Levy Ford, Jr., 638 F.2d 14 (4th Cir. 1981)	702.78 275.27	978.05
Carrollton Bank of Baltimore	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	2,218.52	2,218.52
Carrollton Bank of Baltimore	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	3,078.70	3,078.70
Valley Bank of Maryland, account ending in 6323.	In re Levy Ford, Jr., 638 F.2d 14 (4th Cir. 1981)	2,736.91	2,736.91
Household Goods and Furnishings			
Maryland Home - Master bedroom: 5 chairs (\$50), 1 bed (\$100), 1 desk (\$50), 5 tables (\$50), 1 chest (\$75), 3 lamps (\$60); Second Bedroom: 1 bed (\$100), 1 chair (\$50), 1 desk (\$50), 1 bureau (\$25), 1 table (\$10), 2 book cases (\$50); Third bedroom: Desk and 2 chairs (\$100), Bed (\$100), 2 Bureaus (\$50), 2 night tables (\$25), 1 lamp (\$10); Porch: 6 tables (\$60), 12 chairs (\$120), 1 sofa (\$100), 1 lamp (\$20), 1 glass rack (\$50), 1 grill (\$50), 4 lawn chairs (\$40); Den: Sofa (\$100), Desk & chair (\$100), TV (\$100), Stereo (\$50); Play room: Sofa (\$50), Table (\$10), TV (\$50), Fourth bedroom: Bed (\$100), 2 night tables (\$50), Desk and chair (\$100), Bureau (\$100), TV (\$50); Kitchen: Table and four chairs (\$150), TV (\$50), Refrigerator (\$50), Needlepoints (\$10); Dining Room: Table & 8 chairs (\$200), Living room: Desk and 4 chairs (\$150), 2 cabinets (\$150), Sofa (\$150), 5 tables (\$100), 3 lamps (\$100); Foyer/Hall: Bench (\$100), 2 mirrors (\$100); Fifth Bedroom: 1 bed (\$100), Armoire (\$200), Sofa (\$100), Chair (\$50), Computer (\$50), Fax (\$25)	In re Levy Ford, Jr., 638 F.2d 14 (4th Cir. 1981)	4,090.00	4,090.00

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Florida home - Living room: 2 sofas (\$200), 1 built in (\$100), 1 cocktail table (\$50), 1 end table (\$25), 1 rug (\$100), 1 tv (\$100); Guest bedroom: 1 bed (\$100), 2 end tables (\$50), 1 rug (\$100), 1 tv (\$50), 2 pictures (\$20), 1 mirror (\$10); Master bedroom: 1 bed (\$200), 2 end tables (\$50), 1 chair (\$50), 1 bureau (\$100), 1 rug (\$100), 3 pictures (\$30), 1 mirror (\$25), 1 tv (\$50); Dining room: 1 table (\$100), 4 chairs (\$40), 2 pictures (\$50); Kitchen: 2 stools (\$20); Porch: 2 lounge chairs (\$40); 1 table (\$10); 4 chairs (\$40); 1 table (\$25)	In re Levy Ford, Jr., 638 F.2d 14 (4th Cir. 1981)	1,835.00	1,835.00
Houswares	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)	300.00	300.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Wife's collection of candlesticks, vases, picture albums and old purses	In re Levy Ford, Jr., 638 F.2d 14 (4th Cir. 1981)	15,000.00	15,000.00
2 antique cabinets (one valued at \$1,000 and the other valued at \$2,500)	In re Levy Ford, Jr., 638 F.2d 14 (4th Cir. 1981)	2,500.00	2,500.00
2 antique mirrors	In re Levy Ford, Jr., 638 F.2d 14 (4th Cir. 1981)	3,000.00	3,000.00
<u>Wearing Apparel</u>			
Winter coat, jacket, 2 suits, 18 shirts, 10 trousers, 10 pairs of shoes.	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)	150.00	150.00
<u>Furs and Jewelry</u>			
Wedding band and Gucci watch	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)	185.00	185.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
IRA: American Funds.	Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)	77,493.30	77,493.30
IRA: John Hancock Insurance	Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)	11,531.40	11,531.40
IRA: MFS Investment	Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)	47,081.35	47,081.35
<u>Stock and Interests in Businesses</u>			
Nock Realty Company - 100%	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
Village Real Estate, LLC - 100%	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
PWN Properties, LLC - 100%	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
FNPN, LLC - 50%	Md. Code Ann., Corps. & Ass'ns § 9-502	9,000.00	9,000.00
PNMR, LLC - 50%	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
MAP Mortgage, LLC 50% with spouse as T/E	In re Levy Ford, Jr., 638 F.2d14 (4th Cir. 1981)	0.00	0.00
Chelsea Horse North Apts - 50% with spouse as t/e	In re Levy Ford, Jr., 638 F.2d 14 (4th Cir. 1981)	0.00	0.00
Shelley Investment Corp - 100%	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00
Wye Realty, Inc. - 100%	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	0.00	0.00

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 5160086	X	-	400 Alton Road, Unit 2508, Miami, Florida 33139					
Creditor #: 1 HSBC PO Box 4552 Buffalo, NY 14240			Value \$ 1,000,000.00				500,000.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal
(Total of this page)

500,000.00

Total
(Report on Summary of Schedules)

500,000.00

In re Paul Wye NochumowitzCase No. 05-36870Debtor**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Creditor #: 1 American Express Suite 0002 Chicago, IL 60679-0002		-				50,000.00
Account No. 24-v-02-004522 Creditor #: 2 Antoine L. Ward c/o Saul E. Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202		-				Unknown
Account No. 24-c-02-00731 Creditor #: 3 Antonio Alvin Rogers c/o Saul Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202		-				Unknown
Account No. Creditor #: 4 Ceilia Wilson c/o Davis F. Albright, Jr. Esq. 200 E. Lexington Street Baltimore, MD 21202		-				Unknown
Subtotal (Total of this page)						50,000.00

4 continuation sheets attached

Form B6F - Cont.
(12/03)In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No. 24-c-02-002376							
Creditor #: 5 Chantay Scott c/o Goodell, Devries, Ieech & Danon LP One South St., 20th Floor Baltimore, MD 21202	X	-					Unknown
Account No.							
Creditor #: 6 Chantel Streeter c/o Spence, Kohler & Christie, PA 401 Washington Ave., #701 Towson, MD 21204	X	-					600,000.00
Account No.							
Creditor #: 7 Charles Jednorski, Esq. 403 Allegheny Avenue Towson, MD 21286		-					Unknown
Account No. 24-c-05-001669							
Creditor #: 8 Deven Dukes c/o David F. Albright, Jr. 200 E. Lexington St. Baltimore, MD 21202		-					Unknown
Account No. 24-c-04-003315							
Creditor #: 9 Dominique McClan c/o David F. Albright, Jr. 200 E. Lexington St. Baltimore, MD 21202	X	-					Unknown
Sheet no. 1 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							600,000.00

Form B6F - Cont.
(12/03)In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W				
Account No. 24-c-04-007467							
Creditor #: 10 Dominique Mitchell c/o David F. Albright, Jr., Esq. 200 E. Lexington St. Baltimore, MD 21202	X	-					Unknown
Account No.							
Creditor #: 11 Dominique Satterfield c/o Saul Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202		-					Unknown
Account No.							
Creditor #: 12 Goode v. Wye Realty c/o Saul Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202		-					Unknown
Account No.							
Creditor #: 13 Irene Lemon c/o Saul Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202		-					69,000.00
Account No.							
Creditor #: 14 Kelvin Bridges c/o Evan Thalenberg, Esq. 216 E. Lexington St. Baltimore, MD 21202	X	-					Unknown
Sheet no. 2 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							69,000.00

Form B6F - Cont.
(12/03)In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 24-c-04-005762						
Creditor #: 15 Oba A. Torbit c/o Saul Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202		-				Unknown
Account No. 24-c-02-006521						
Creditor #: 16 Qondra Andre'a Harris c/o Saul Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202		-				475,000.00
Account No. 24-c-03-007978						
Creditor #: 17 Richard Lawson c/o Saul E. Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202	X	-				Unknown
Account No. 24-c-03-003183						
Creditor #: 18 Rogers Burrell c/o Saul Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202		-				Unknown
Account No. 24-c-04-006512						
Creditor #: 19 Terry Dallas c/o Saul Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202		-				Unknown
Sheet no. 3 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						475,000.00

Form B6F - Cont.
(12/03)In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Creditor #: 20 Tina Glover c/o Saul Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202	-					20,000.00
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						20,000.00
Subtotal (Total of this page)						
Total (Report on Summary of Schedules)						1,214,000.00

In re Paul Wye NochumowitzCase No. 05-36870

Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Paul Wye Nochumowitz**Case No. **05-36870**

Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Amie S. Nochumowitz 3504 Old Post Dr. Pikesville, MD 21208	HSBC PO Box 4552 Buffalo, NY 14240
Marshal Rief 30 East 25th Street Baltimore, MD 21218	Chantel Streeter c/o Spence, Kohler & Christie, PA 401 Washington Ave., #701 Towson, MD 21204
Marshal Rief 30 East 25th Street Baltimore, MD 21218	Dominique McClan c/o David F. Albright, Jr. 200 E. Lexington St. Baltimore, MD 21202
Marshal Rief 30 East 25th Street Baltimore, MD 21218	Chantay Scott c/o Goodell, Devries, Ieech & Danon LP One South St., 20th Floor Baltimore, MD 21202
Marshal Rief 30 East 25th Street Baltimore, MD 21218	Richard Lawson c/o Saul E. Kerpelman, Esq. 10 N. Calvert St. Suite 600 Baltimore, MD 21202
Marshall Rief 30 East 25th Street Baltimore, MD 21218	Dominique Mitchell c/o David F. Albright, Jr., Esq. 200 E. Lexington St. Baltimore, MD 21202
Shelly Inveestment Corp.	Kelvin Bridges c/o Evan Thalenberg, Esq. 216 E. Lexington St. Baltimore, MD 21202

In re Paul Wye Nochumowitz

Debtor(s)

Case No. 05-36870**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP	AGE
	Son	16
	Son	20
	Daughter	23
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Bail bondsman	
Name of Employer	Big Boyz Bail Bonds, Inc.	
How long employed	5 years	
Address of Employer	151 N. Highland Ave. Baltimore, MD 21224	

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ 1,516.00	\$ N/A
\$ 0.00	\$ N/A

SUBTOTAL

\$ 1,516.00	\$ N/A
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LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify)

\$ 353.74	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 353.74	\$ N/A
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TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,162.26	\$ N/A
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Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify)

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

Pension or retirement income

Other monthly income

(Specify)

\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

TOTAL MONTHLY INCOME

\$ 1,162.26	\$ N/A
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TOTAL COMBINED MONTHLY INCOME \$ 1,162.26

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**United States Bankruptcy Court
District of Maryland**

In re Paul Wye Nochumowitz

Debtor(s)

Case No. 05-36870

Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date November 2, 2005

Signature /s/ Paul Wye Nochumowitz

Paul Wye Nochumowitz

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.